

Certificate of Notice Page 1 of 6

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Timothy Walters
Andrea Walters
Debtors

Case No. 25-10949-amc

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 4

Date Rcvd: Mar 18, 2025

Form ID: 309I

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy Walters, Andrea Walters, 151 Hamilton Road, Landenberg, PA 19350-9365
14986010	+ AES, Pheaa, POB 2057, Harrisburg, PA 17105-2057
14986016	+ Baker Tilly, POB 78975, Milwaukee, WI 53278-8975
14986023	+ Borrowers First, 1114 Lost Creek Road, Ste 220, Austin, TX 78746-6374
14986033	+ Cashion Legal, 4838 Richard Road SW, Suite 300, Calgary, AB
14986034	+ Celtic Bank, 650 Sentry Pkwy, Blue Bell, PA 19422-2318
14986038	+ Discover Card, POB 71094, Charlotte, NC 28272-1094
14986055	+ MRS BPO-TD Bank, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14986052	+ Marina District Development Co.LLC TA, Borgata, One Borgata Way, Atlantic City, NJ 08401-1900
14986053	+ McCarter & English, 4 Gateway Center, 100 Mulberry Street, Newark, NJ 07102-4056

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: get24esq@aol.com	Mar 19 2025 00:27:00	GARY E. THOMPSON, 150 E. Swedesford Road, 1st Floor, Wayne, PA 19087
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 19 2025 00:27:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
smg	Email/Text: megan.harper@phila.gov	Mar 19 2025 00:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 19 2025 04:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 19 2025 00:27:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14986011	^ MEBN	Mar 19 2025 00:18:57	American Coradius International, Pay Pal, 2420 Sweet Home Road, Ste 150, Buffalo, NY 14228-2244
14986012	+ Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 00:29:20	American Express, POB 1270, Newark, NJ 07101-1270
14986017	EDI: BANKAMER	Mar 19 2025 04:22:00	Bank Of America Credit, POB 15019, Wilmington, DE 19886

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Mar 18, 2025

Form ID: 309I

Total Noticed: 45

14986020	+ EDI: TSYS2	Mar 19 2025 04:22:00	Barclays Bank, POB 13337, Philadelphia, PA 19101-3337
14986021	+ Email/PDF: MarletteBKNotifications@resurgent.com	Mar 19 2025 00:28:38	Best Egg, 1523 Concord Pike, Wilmington, DE 19803-3653
14986022	+ Email/Text: CollectionsCompliance@fiserv.com	Mar 19 2025 00:27:00	Bet Sugarhouse, C/O TRS, 1600 Terrell Mill Road, Marietta, GA 30067-8302
14986024	+ Email/Text: rm-bknotices@bridgecrest.com	Mar 19 2025 00:27:00	Bridgecrest Auto, POB 842695, Los Angeles, CA 90084-2695
14986025	+ EDI: CAPITALONE.COM	Mar 19 2025 04:22:00	CAPITAL ONE, POB 71083, Charlotte, NC 28272-1083
14986035	+ EDI: CITICORP	Mar 19 2025 04:22:00	Citibank., POB 6500, Sioux Falls, SD 57117-6500
14986036	+ EDI: PENNDEPTREV	Mar 19 2025 04:22:00	Commonwealth Of PA, POB 280946, Harrisburg, PA 17128-0946
14986036	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:27:00	Commonwealth Of PA, POB 280946, Harrisburg, PA 17128-0946
14987721	Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 00:29:19	FC Marketplace, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
14986040	EDI: IRS.COM	Mar 19 2025 04:22:00	IRS, Philadelphia, PA 19255
14986042	+ EDI: JPMORGANCHASE	Mar 19 2025 04:22:00	JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
14986047	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 19 2025 00:27:00	Keybank, NA, 4910 Teidman Road, Cleveland, OH 44144-2338
14986049	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:29:00	LVNV Funding, POB 10497, Greenville, SC 29603-0497
14986048	+ EDI: LENDNGCLUB	Mar 19 2025 04:22:00	Lending Club, 71 Stevenson Street, Ste 300, San Francisco, CA 94105-2985
14986051	Email/Text: camanagement@mtb.com	Mar 19 2025 00:27:00	M&T Bank, POB 1288, Buffalo, NY 14240
14986054	Email/Text: ml-ebn@missionlane.com	Mar 19 2025 00:27:00	Mission Lane, POB 23075, Columbus, GA 31902
14986056	+ Email/Text: bkrgeneric@penfed.org	Mar 19 2025 00:27:00	Pentagon FCU, POB 1432, Alexandria, VA 22313-1432
14986057	+ Email/Text: CollectionsDept@PFCU.COM	Mar 19 2025 00:27:00	Philadelphia FCU, 12800 Townsend Road, Philadelphia, PA 19154-1095
14986058	+ EDI: PRA.COM	Mar 19 2025 04:22:00	Portfolio Recovery-Citibank, POB 41067, Norfolk, VA 23541-1067
14988195	EDI: Q3G.COM	Mar 19 2025 04:22:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14988197	EDI: Q3G.COM	Mar 19 2025 04:22:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14986059	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 19 2025 00:27:00	Santander Consumer, POB 660633, Dallas, TX 75266-0633
14986060	+ Email/PDF: SoFiBKNotifications@resurgent.com	Mar 19 2025 00:28:36	Sofi, POB 654158, Dallas, TX 75265-4158
14986062	EDI: TDBANKNORTH.COM	Mar 19 2025 04:22:00	TD Bank NA, POB 746, Keene, NH 03431
14986061	+ EDI: WTRRRNBANK.COM	Mar 19 2025 04:22:00	Target, POB 660170, Dallas, TX 75266-0170
14986063	^ MEBN	Mar 19 2025 00:18:55	UHG I LLC, 6400 Sheridan Drive, Ste 138, Buffalo, NY 14221-4842
14986064	Email/Text: bknotice@upgrade.com	Mar 19 2025 00:27:00	Upgrade, 275 Battery Street, 23rd fl, San

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Mar 18, 2025

Form ID: 309I

Total Noticed: 45

14986065

+ EDI: LCIUPSTART

Francisco, CA 94111

Mar 19 2025 04:22:00

Upstart, 2345 Yale Street, Palo Alto, CA
94306-1448

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
14986013	*+	American Express, POB 1270, Newark, NJ 07101-1270
14986014	*+	American Express, POB 1270, Newark, NJ 07101-1270
14986015	*+	American Express, POB 1270, Newark, NJ 07101-1270
14986018	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America Credit, POB 15019, Wilmington, DE 19886
14986019	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America Credit, POB 15019, Wilmington, DE 19886
14986026	*+	CAPITOL ONE, POB 71083, Charlotte, NC 28272-1083
14986027	*+	CAPITOL ONE, POB 71083, Charlotte, NC 28272-1083
14986028	*+	CAPITOL ONE, POB 71083, Charlotte, NC 28272-1083
14986029	*+	CAPITOL ONE, POB 71083, Charlotte, NC 28272-1083
14986030	*+	CAPITOL ONE, POB 71083, Charlotte, NC 28272-1083
14986031	*+	CAPITOL ONE, POB 71083, Charlotte, NC 28272-1083
14986032	*+	CAPITOL ONE, POB 71083, Charlotte, NC 28272-1083
14986037	*+	Commonwealth Of PA, POB 280946, Harrisburg, PA 17128-0946
14986039	*+	Discover Card, POB 71094, Charlotte, NC 28272-1094
14986041	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, Philadelphia, PA 19255
14986043	*+	JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
14986044	*+	JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
14986045	*+	JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
14986046	*+	JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
14986050	*+	LVNV Funding, POB 10497, Greenville, SC 29603-0497
14986066	*+	Upstart, 2345 Yale Street, Palo Alto, CA 94306-1448
14986067	*+	Upstart, 2345 Yale Street, Palo Alto, CA 94306-1448
14986068	*+	Upstart, 2345 Yale Street, Palo Alto, CA 94306-1448
14986069	*+	Upstart, 2345 Yale Street, Palo Alto, CA 94306-1448

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Mar 18, 2025

Form ID: 309I

Total Noticed: 45

Name **Email Address**

DENISE ELIZABETH CARLON on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com

DENISE ELIZABETH CARLON on behalf of Creditor KeyBank NA bkgroup@kmllawgroup.com

GARY E. THOMPSON on behalf of Debtor Timothy Walters get24esq@aol.com

GARY E. THOMPSON on behalf of Joint Debtor Andrea Walters get24esq@aol.com

KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee USTPRegion03.PH.EDCF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1:	Timothy Walters	Social Security number or ITIN: xxx-xx-3937
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Andrea Walters	Social Security number or ITIN: xxx-xx-9802
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 3/10/25
Case number:	25-10949-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Timothy Walters	Andrea Walters
2. All other names used in the last 8 years		
3. Address	151 Hamilton Road Landenberg, PA 19350	151 Hamilton Road Landenberg, PA 19350
4. Debtor's attorney Name and address	GARY E. THOMPSON 150 E. Swedesford Road 1st Floor Wayne, PA 19087	Contact phone 610-701-6361 Email: get24esq@aol.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/18/25

For more information, see page 2

7. Meeting of creditors	April 25, 2025 at 11:30 AM	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 6/24/25
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/19/25
	Deadline for governmental units to file a proof of claim:	Filing deadline: 9/8/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$3000.00 for 12 months, \$4500.00 for 12 months, \$6000.00 for 12 months, \$8612.00 for 24 months per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 5/6/25 at 10:00 AM , Location: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	